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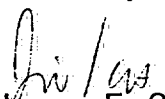
Jeffrey H. Ingerman, Esq.
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RE: PM 1319 DIV Finish 915519

Dear Jeff:

In response to your letter of November 19, I have reviewed your draft letter and you may go ahead and send it.

Sincerely,


James E. Schardt

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